

## Motor Insurance

To indemnify the insured's legal liability to third parties for injury or damage to property and/or to compensate for the loss of or damage to the insured vehicle by fire or theft or other accidental damage covered.

**Interests covered** -Private cars, goods carrying vehicles, agricultural vehicles, vehicles for hire, buses, minibuses, coaches and special types such as mobile shops and food vans etc

### Types of Cover

- Loss and/or Damage and Third Party Liability
- Third Party Liability only

### Indemnity

For loss and/or damage of the insured vehicle

- Cost of repair and replacement peril to damages to the insured's vehicles or cash value at the time of loss / or the sum insured (whichever is less) in case of total loss.
- Bodily injuries to third parties.
- Third Party Property damage up to AED.500,000/-

**Some Exclusions** -The use of the vehicle for any purpose not permitted by the policy, while the vehicle is being driven by any person who does not hold a valid license to drive such a vehicle or during breach to the Road Traffic Acts or while the driver is being under the influence of any kind of alcohol or drugs or anesthetics, war, wear and tear etc.

**Premium rating** is done as a percentage of sum insured "vehicle value" in comprehensive policies and as a flat premium in Third Party Liability policies according to the use to which the vehicle is put, type of vehicle, cover required, the loss records of the insured, etc.

Subject to the terms, conditions and other exclusions of the Policy